

# Breaking The Cycle of **ENTITLEMENT** **How Do We Get Better?**

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Breaking The Cycle of  
**ENTITLEMENT**  
How Do We Get Better?

Welcome to the  
**“Age of Entitlement”**  
Featuring the  
**“Disability Mindset”**



# Breaking The Cycle of **ENTITLEMENT** How Do We Get Better?

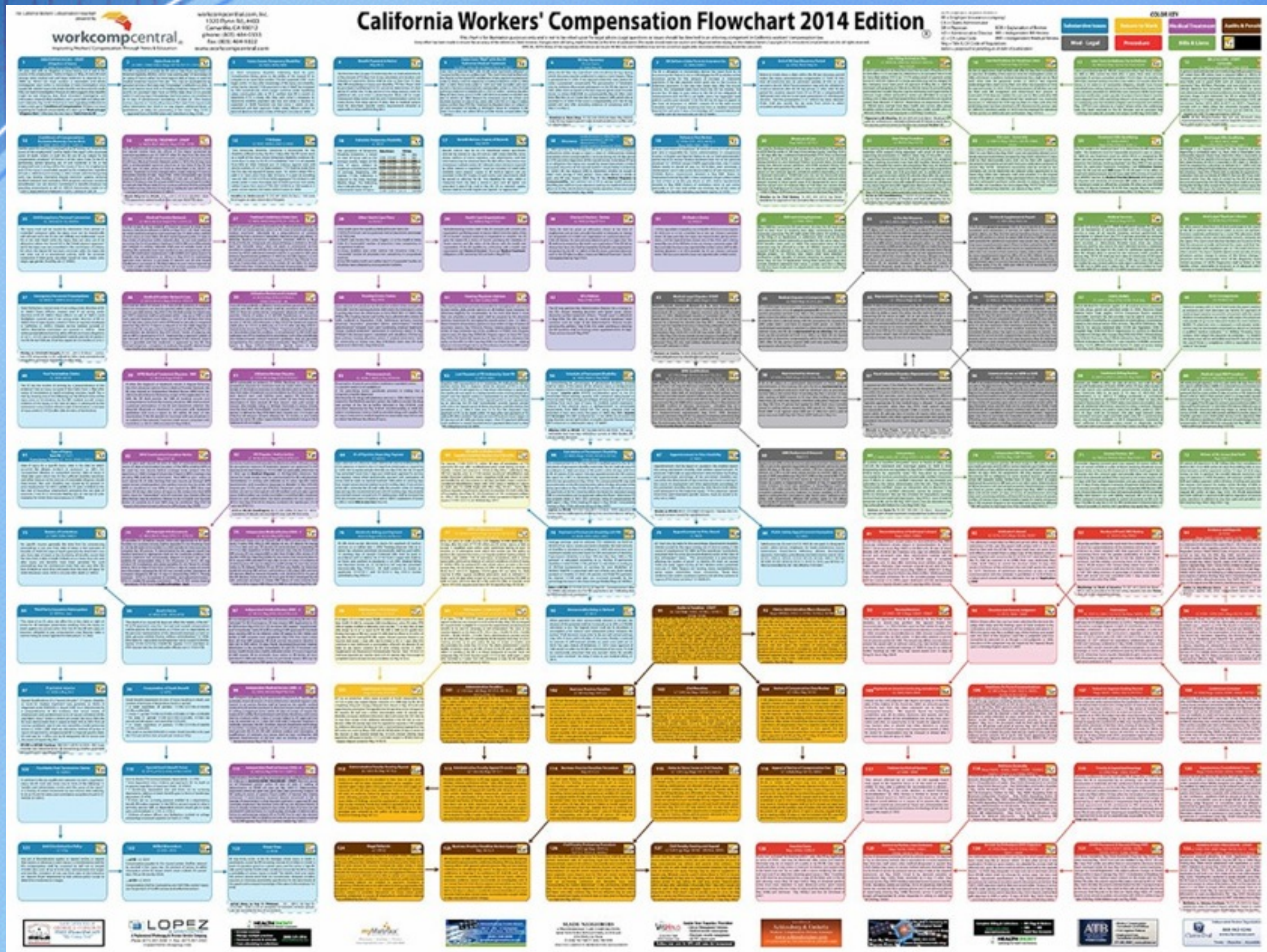
**For All Injuries, But Particularly Those  
With Some Level Of Permanent Impairment:**

- **How Do We Improve Care and Ultimate Outcomes?**
- **How Do We Get The Injured Worker To Buy In?**
- **How Do We Get The Question, “How Can I Get Better”?**



# ENTITLEMENT

## How Do We Get Better?





# Breaking The Cycle of **ENTITLEMENT** How Do We Get Better?

## Perception Challenges We Face

**WORKERS' COMP WORKS FOR YOU**

**\$25,000 Reward Anti-Fraud Program**

Rewards of up to \$25,000 may be paid to persons providing information to the Department of Insurance leading to the arrest and conviction of persons committing insurance fraud, including employers who illegally fail to obtain workers' compensation coverage. Persons may report suspected fraud to the department at 1-800-378-0445. A person is not subject to civil liability for furnishing such information, if such person acts without malice, fraud or bad faith.

**Workers' compensation pays for all authorized medically necessary care and treatment related to your injury or illness.**

**If you are injured on the job:**

1. Notify your employer immediately to get the name of an approved physician. Workers' comp insurance may pay the medical bills if you don't let the employer know you have been injured.
2. Remind the doctor and medical staff covered under workers' comp.
3. If you have any problems suffer excessive delays in Division of Workers' Comp.

**Workers' compensation pays for all authorized medically necessary care and treatment related to your injury or illness.**

**If you are unable to work as your earnings are lower because of a work-related injury or illness, and you have been advised by your doctor to stop working, you may be eligible for some wage replacement benefits.**

**\$25,000 Reward**

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**Workers' compensation pays for all authorized medically necessary care and treatment related to your injury or illness.**

**If you are injured on the job:**

1. Notify your employer immediately to get the name of an approved physician. Workers' comp insurance may not pay the medical bills if you don't report your injury promptly to your employer.
2. Notify the doctor and medical staff that you were injured on the job so that bills may be properly filed.
3. If you have any problems with your claim or suffer excessive delays in treatment, contact the State of Florida's Division of Workers' Compensation at 1-800-342-1741.

PLACE FOLDER INFORMATION STICKER HERE



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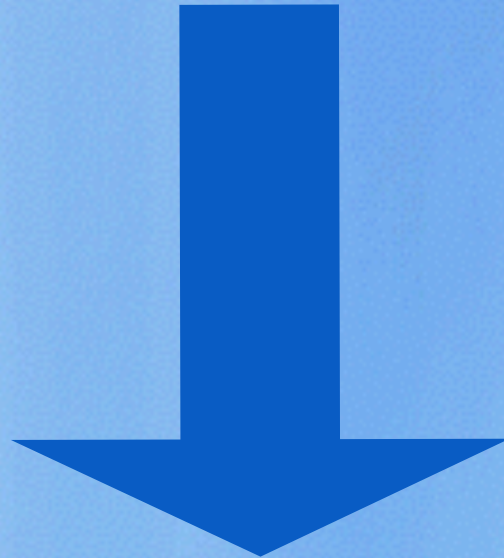
**We are talking about a complete shift in how we view, how we think about, how we manage and how we approach these cases.**

**It Starts With Us.**



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**Changing the Mindset From  
Traditional Claims Handling**



**To One of  
Recovery Management**



# Breaking The Cycle of **ENTITLEMENT** How Do We Get Better?

## What Are Our Primary Obstacles?

- The Injured Workers' Doctor?
- The Injured Workers' Attorney?
- The Injured Workers' Union?
- The Injured Workers' Spouse?
- The Injured Workers' Supervisor?
- The Injured Workers' Co-workers?
- The Injured Worker?



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## Breaking Obstacles Down By Manageability Factor

### Most Direct Influence

- The Injured Workers' Supervisor
- The Injured Worker

### Less Direct Influence

- The Injured Workers' Doctor
- The Injured Workers' Spouse
- The Injured Workers' Co-workers

### Best Of Luck To You

- The Injured Workers' Union
- The Injured Workers' Attorney



# Breaking The Cycle of **ENTITLEMENT** How Do We Get Better?

- **Workers' Compensation Should Be Called Workers' Recovery**
- **Return to Work Should Become Return to Function**



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## A Paradigm Shift For Claims Handling:

The Adjuster is no more;  
Meet the “*Recovery Specialist*”

“The overriding function of this person is to facilitate the treatment and successful return of the recovering worker to a meaningful, productive position”



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## **The Recovery Specialist:**

- **Will be part of the highly respected Recovery Management section of their company**
- **Fully explains both the process and the supporting role they play**
- **Sets early Return To Function expectations**
- **Gets buy in from employer**
- **Manages medical and indemnity**
- **Assists worker in “Owning Their Disability”**



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## What is Owning Your Disability?





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## Meet Warren Macdonald



"When you change  
the way you see the  
world, you can literally  
change the world."

[www.warren-macdonald.com](http://www.warren-macdonald.com)  
[www.thesolutionrevolution.com](http://www.thesolutionrevolution.com)



# **Breaking The Cycle of** **ENTITLEMENT** **How Do We Get Better?**

## **Educate The Recovering Worker (and their employers!)**

- **Workers' off the job for more than 1 year have a less than 10% chance of returning to the workforce**
- **Long term unemployment leads to weight gain, health decline and increased mortality rates**
- **In 2010, only 33% of working age US population with some level of disability were employed**
- **Recent studies have shown work activity decreases pain perception**



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## **Returning To Function Is Paramount** **Returning To Work Is The Goal**

- **Ditch the “any meaningless position” mentality**
- **Positions and employee must have relevance**
- **Educate the employer, including the front line supervisor**
- **The recovering worker must understand the overriding priority is to return them to a functional contributory ability**
- **Returning them to work is not just a benefit for the company. The benefit is theirs as well**



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## **Listen To The Recovering Worker**

- **As an industry, we handle 14,000 new claims every day**
- **Each claim is a human life, with a complete supporting cast behind it**
- **Is your client/company (upper management) engaged in this process?**
- **What are their goals? What is important to them?**
- **Don't forget their family and support network**
- **Use "Compassionate Honesty" - Do not patronize or lie to them**
- **Listening builds trust, and trust prevents problems**



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**Finally, Restoring Self Worth  
To The Recovering Worker  
Is Paramount**

**Who does this for the  
injured worker of today?**



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**In The End Analysis,**  
***Attitude Matters***

**Our actions, our dedication, our  
embrace of the Recovery  
Management mentality is a first and  
critical step in improving claim  
management outcomes**



***Thank You!***

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